

Westminster Bangladeshi Welfare Trust (WBWT)
Registered Charity No: 1119371
Report of the Trustees year ended 31st March 2021

The Trustees submit their finance and report for the year ended 31st March 2021. Westminster Bangladeshi Westminster Welfare Trust (WBWT) was established on 15th May 2000 as a charity and its name has been in the charity commission's Central register on the 27th May 2007. The 'Board of Trustees' are elected by the membership of the Charity and appointed for a term of five years at the Annual General Meeting.

Reference and Administrative Information

Charity Name: Westminster Bangladeshi Welfare Trust

Charity Registration number: 1119371

Principal Office : 5A Dryburgh House, Dryburgh Hall
Abbots Manor, London SW1V 4ET

Name of the Charity Trustees who manage the Charity (Board of Trustees)

No.	Trustees Name	Office (if any)
1	Rezaul Islam Chowdhury	Chairman
2	Chunu Miah	Vice Chairman
3	Shaista Miah	General Secretary
4	Riyaz Marikar	Treasurer
5	Mohammad Shahjahan	Assistant Treasurer
6	Shebul Ahmed	Executive Member
7	Aslam Khan	Executive Member

Accountants:
Wahid Ahmed & Co
Chartered Management Accountants
3rd Floor, Duru House
101 Commercial Road
London
E1 1RD

Banker:
Barclays Bank
1 Churchill Place
London
E14 5HP

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Registered charity number: 1119371

WESTMINSTER BANGLADESHI WELFARE TRUST (WBWT)

Financial Statemetns for the year ended 31 March 2021

Aims and Objects

1. To Promote for the benefit of the inhabitants of Westminster and the surrounding area the provision of facilities for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disablement, financial hardship or social and economic circumstances or for the public at large in the interests of social welfare and with the object of improving the condition of life of the said inhabitants.
2. To advance the education and training of the inhabitants of Westminster and the surrounding areas in health, literacy, numeracy and English language.
3. To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those who are socially excluded and assisting them to integrate into society.
4. To advance faith and social cohesion in South Westminster and its surrounding areas for the benefit of the public through the holding of prayer meetings, lectures, public celebration of religious festivals, interfaith events.

Furthermore

The charity is the main point of contact for the Communities in South Westminster in the Borough of Westminster. Services are offered primarily in the area of social welfare, housing, health, employment and education. Westminster Bangladeshi Welfare Trust is an unincorporated body with a Board of Trustees (Management Committee), whose members are the Trustees of the Charity. The Board of Trustees meets regularly in the furtherance of the Charity's affairs.

Structure, Governance and Management

The Charity is constituted by a constitution. It is governed by the regulation set out in the constitution and run by a voluntary 'Board of Trustees'. The charity's new committee members are elected every five years.

The Board of Trustees is normally briefed by the chairperson and the secretary in order to familiarise themselves with the rules, regulation and responsibilities of the charity. The Board of Trustees had met and had meetings over telecommunication 6 times during the year to review the activities of the charity including the approval of the annual report and the accounts as well as budgets, capital expenditure for the Charity. The day-to-day work of the charity is overseen by the chairperson, secretary and treasurer that are responsible to and report to the Board of Trustees. The Board of Trustees is aware of the potential risks to the charity, both financial and otherwise. Therefore, strategies are in place to control these risks. Assessments have also been taken relating to fire and health and safety. The Board of Trustees is seriously looking into other risks areas such as operational,

governance and compliance with law and regulations and Covid-19 health and safety measures. Managing this year was not easy with the Covid-19 epidemic.

Achievements and Performance of the Trust

The Board of Trustees have found this year to be one of the uncertain year due to Covid-19 Pandemic. The Westminster Bangladeshi Welfare Trust is actively seeking to protect its financial security in order to continue to safeguard the ongoing development of the Trust and its projects and services that it offers to the local communities in south Westminster area. Over the last 12 months we have organised sewing class, Food Networking Class and daily/Friday prayer, supplementary class and online videography class, however, we could not carry out any of the said classes/activities, due to Covid-19 restrictions. Finally, we organised Food Bank with the funding which we already had remaining for Food Network and got permission to use it for our Food Bank project instead. We have delivered the following activities:

- Daily/ Friday Prayer
- Food Bank

Future plans, Developments and activities

The Charity intends to maintain its initiatives in the provision of leading the Friday Prayers, Sewing classes, Health & Well-being activities for example Exercise classes, educational programme like Supplementary class, training, short and long terms courses, counseling and more. The Trust will work hard to run many activities for 2021 for the community as there was restrictions due to Covid-19, we only were open on and off for few months the whole year and only provided 2 activities. We want to do the following activities in the months to come:

Continue:

- Leading Friday Prayer
- Continue Food Bank as long as we can with the funding available

Start:

- Exercise Classes for men and women
- Sewing Class
- Establish After School Club for the provision of physical activities and educational learning sessions
- Supplementary classes
- Walk-In services, Advice, information, guidance and signposting about health and social services.
- Short- and long-term course and Training

The Trust will continue to address the needs of the community with emphasis on the elderly, families, children and young people. The Trust will continue to actively work towards poverty alleviation through the welfare rights to those who are housebound, families, Men and Women and those living in social isolation. Health, education and training are a major concern to many communities in South Westminster.

The Charity has a fund-raising strategy in place and will continue to seek funding from a range of charities and trusts, statutory and other public and other areas so that they can build on their skills and knowledge. The Trustees is indebted to all members and well-wishers for support to the Trust. We would extend a word of thanks to all individuals and other organisations that have worked with and supported us this year.

The ongoing activities were stopped a week before the lockdown (March 2020) as people were worried to come out because of Coronavirus. The Trustees were talking about the matter and everyone decided that the closure of our programs is important for the health well-being of our service users. We hope that everything gets back to normal soon so that we can resume our activities.

Financial Review

The Financial position of the charity is portrayed in the accompanying Annual Accounts.

Statement of Trustees' Responsibilities

Law applicable to charities in England & Wales Requires the Trustees to prepare financial statement for each financial year, which gives a true and fair view of the charity's financial activities during of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

- (a) Select suitable accounting policies and apply consistently
- (b) Make judgments and estimates that are reasonable and prudent;
- (c) State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- (d) Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping account records, which discloses with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the charity act 1993. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserve Policy of the charity that is unrestricted funds which have not been designated for a specific use, should be maintained at a level equivalent to at least six months expenditure. The trustees consider that reserves at this level will endure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. WESTMINSTER BANGLADESHI WELFARE TURST will actively work to achieve this level of reserves.

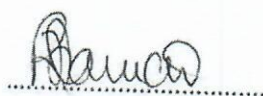
Risk Factors

The trustees have assessed the major risks to which the charity is exposed, and the satisfied that systems are in place to mitigate exposure to the major risks.

Independent Examiner

According to the provisions of the charities Act 1993, the trustees agree that an audit is not required for this financial year; however, due to the provisions of the same act an Independent Examiner is required. The Trustees will propose the re-appointment of Wahid & Co to carry out independent Examination of the accounts in 2020/21 at its next annual general meeting.

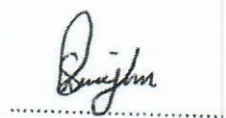
We declare that it is our capacity as charity trustee that:
The trustees have approved the above report at the Annual General Meeting held on the 11th May 2021 (over a special telephone meeting because of the Covid-19 Pandemic), and we are authorised to sign it on their behalf.



Chairman
Rezaul Choudhury



Treasurer
Riyaz Marikar



Assistant Treasurer
Muhammad Shahjahan

Westminster Bangladeshi Welfare Trust

Independent Examiner's Report to the Trustees for the Year Ended 31st March 2021

The financial statements laid out in this report have prepared under the historical cost convention and in accordance with the Statement of Recommended practice, Accounting and Reporting by Charities Commission issued in March 2005 and applicable accounting Standards and the Charities Act 1993.

Responsibilities of the Board of Trustees as the Charity's trustees, you are responsible for the preparation of the accounts and that you consider the audit requirements of Section 43 (2) of the Charities in the general directions given by the Charity Commissioners to state that on the basis of procedures particular matters have come to my attention.

Basis of Independent Examiners' Statement

The examination of the accounts was carries out in accordance with the general direction given by the Charities Commissioners. The examination includes:

- A review of the accounting records kept by the Charity.
- A comparison of the accounts presented with those records made available.
- It includes consideration of any unusual items of disclosures in the accounts.

Finally, making examinations from Trustees concerning any such matters relating to the accounts, the examination also includes examination of any such matters of evidence relevant to the account of disclosures in the financial statements. It includes assessment of the significant estimates and judgements made in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances consistently applied and adequately disclosed. The procedures undertaken

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o not provide all the evidence that would be required and adequately disclosed. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiners' Statement

In connection with our examination no matter has come to our attention:

- Which gives us reasonable cause to believe that in any material respect the requirements:
 - To keep accounting records in accordance with section 41 of the Act; and
 - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act have not been met; or
- To which in our opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Opinion

In my opinion the financial statement as prepared give a true and fair view of the charity's state of affairs as at 31st March 2021 given that the incoming resources and their application in the year then ended have been properly prepared with general direction given by the charities Commissioners.

Wahid Ahmed & Co

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Prepared by:

Wahid Ahmed & Co
Chartered Management Accountants
3rd Floor, Duru House
101 Commercial Road
London E1 1RD

11 May 2021

**WESTMINSTER BANGLADESH WELFARE TRUST
DETAILED INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021**

INCOME		£ Restricted	£ Unrestricted	2021	2020
				£ Total	£ Total
Children class					
Grant - Westminster				-	4,650
Donations				-	6,484
Friday collections		4,598		4,598	13,654
Pimlico Million		1,500		-	49,362
Furlough Grants		26,900		1,500	-
Council Grant			21,485	26,900	
				21,485	9,840
TOTAL INCOME		32,998	21,485	54,483	13,989
EXPENDITURES					
Wages, salaries and NICs	3	26,803		26,803	25,960
Social security costs	3	3,114		3,114	1,784
Subcontractors	3		1,360	1,360	18,485
Food Bank			5,189	5,189	-
Rent, rates and hall hire			3,737	3,737	9,184
Light, heat and power			2,516	2,516	1,911
Telephone and fax			234	234	1,054
Printing, postage and stationery			908	908	111
Refreshments, events and entertainment			-	-	2,702
Repairs and maintenance			621	621	1,509
Internet & website				-	1,106
Training				-	700
Cleaning			158	158	1,044
Insurance			1,771	1,771	1,454
Donations			1,000	1,000	-
Bank charges			314	314	13
Refunds - donations				-	2,000
Depreciation			790	790	643
General expenses			0	-	44
TOTAL EXPENDITURE		29,917	18,598	-	48,515
NET SURPLUS/(DEFICIT)		3,081	2,887	-	14,287
BALANCE b/f		-	-	-	36,146
BALANCE c/f		3,081	2,887	-	42,114
				42,114	36,146

WESTMINSTER BANGLADESH WELFARE TRUST
BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible assets	5	7,110	5,782
Current assets			
Debtors	6	2,000	2,000
Cash at bank and in hand		<u>35,934</u>	<u>31,459</u>
		37,934	33,459
Creditors: amounts falling due within one year	7	<u>-2,930</u>	<u>-3095</u>
		35,004	30,364
Net funds		<u><u>42,114</u></u>	<u><u>36,146</u></u>
		2021	2020
		£	£
Movement of funds			
Total funds brought forward	8	36,146	21,859
Net surplus/(deficit)		5,968	14,287
Net funds		<u><u>42,114</u></u>	<u><u>36,146</u></u>

WESTMINSTER BANGLADESH WELFARE TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

1.0' Basis of preparation

1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevance note(s) to these accounts. These accounts have been prepared in accordance with:

- . the Statement of Recommended Practice: Accounting and Reporting by Charities and with preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by Charity Commission.

1.2 Going Concern

There are no material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern.

2.0' Accounting policies

2.1 Income

These are included in the Statement of Financial Activities (soFA) when:

- . the charity becomes entitled to the resources;
- . it is more likely than not that the trustees will receive the resources;
- . the monetary value can be measured with sufficient reliability.

Offsetting

There has been no offsetting of assets and liabilities or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

Grants and Donations

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

In the case of performance related grants, income is only recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP).

2.2 Expenditures and Liabilities

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

WESTMINSTER BANGLADESH WELFARE TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

2.3 Tangible assets

These are capitalised if they can be for more than one year, and cost at least.

They are valued at cost. The depreciation rates and methods used are disclosed below

Asset category	Annual rate
Fixtures and fittings	10% reducing balance

2.4 Debtors

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

2.5 Creditors

The charity has creditors which are measured at settlement amounts.

3.0' Staff costs

	2021 £	2020 £
Salaries, wages and NICs	26,803	25960
Social security costs	3,114	1784
Subcontractor	1,360	18485
	<u>31,277</u>	<u>46229</u>

4.0' Average head count in the year

Charitable activities	3	5
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WESTMINSTER BANGLADESH WELFARE TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021

5.0' Tangible Fixed Assets	2021	2020
	£	£
Cost		
At 1 April 2020	8,618	7,307
Additions	2,118	1,311
At 31 March 2021	<u>10,736</u>	<u>8,618</u>
Depreciation		
At 1 April 2020	2,836	2193
Charge for the year	790	643
At 31 March 2021	<u>3,626</u>	<u>2,836</u>
Net book value	<u>7,110</u>	<u>5,782</u>
6.0' Debtors	2021	2020
	£	£
Other debtors	2,000	2,000
	<u>2,000</u>	<u>2,000</u>
7.0' Creditors	2021	2020
	£	£
Paye	971	869
Wages	1,959	2,226
	<u>2,930</u>	<u>3,095</u>
8.0' Reconciliation of funds:	2021	2020
	£	£
Total funds brought forward	36,146	21,859
Net surplus/(deficit)	5,968	14,287
Total funds carried forward	<u>42,114</u>	<u>36,146</u>